

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

SADEK LAW OFFICES  
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Attorneys for Debtor(s)

In re: : IN BANKRUPTCY  
: CHAPTER 13  
Candyce A. Myers :  
: CASE NO. 23-12527 (CMG)  
: Debtor(s) : HEARING DATE: November 15, 2023 @ 9:00 am  
: ORAL ARGUMENT WAIVED

**CERTIFICATION IN SUPPORT OF  
MOTION TO APPROVE MORTGAGE MODIFICATION**

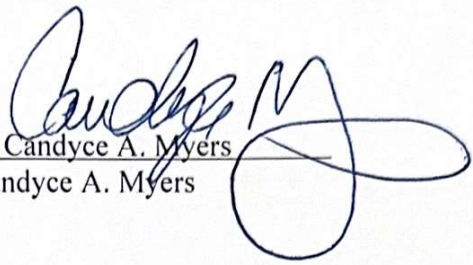
Candyce A. Myers, by way of Certification, hereby state:

1. I, the Debtor(s) herein, filed a voluntary Chapter 13 petition on March 28, 2023.
2. My Chapter 13 plan was Confirmed on September 6, 2023.
3. My mortgage lender, Nationstar Mortgage, LLC d/b/a Mr. Cooper (hereinafter Mr. Cooper), has offered terms on a mortgage modification. The details of the proposed modification are attached hereto as Exhibit "A".
4. I believe that this mortgage modification is in the best interest of all parties.
5. This modification creates a HUD Partial Claim for pre-petition arrears, accrued interest and escrow advances in the amount of \$41,628.80. This modification of the loan also adjusts the interest rate to the current market rate and extends the life of the loan. Therefore, the loan payment will decrease and will resolve arrears and potentially allow for a lower chapter 13 plan payment going forward or a possible conversion of our case.
6. Therefore, I respectfully request the entry of an Order approving the mortgage modification according to the terms agreed to between us and Carrington.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by us are willfully false, I am subject to punishment.

Dated:

12/29/23

  
/s/ Candyce A. Myers  
Candyce A. Myers